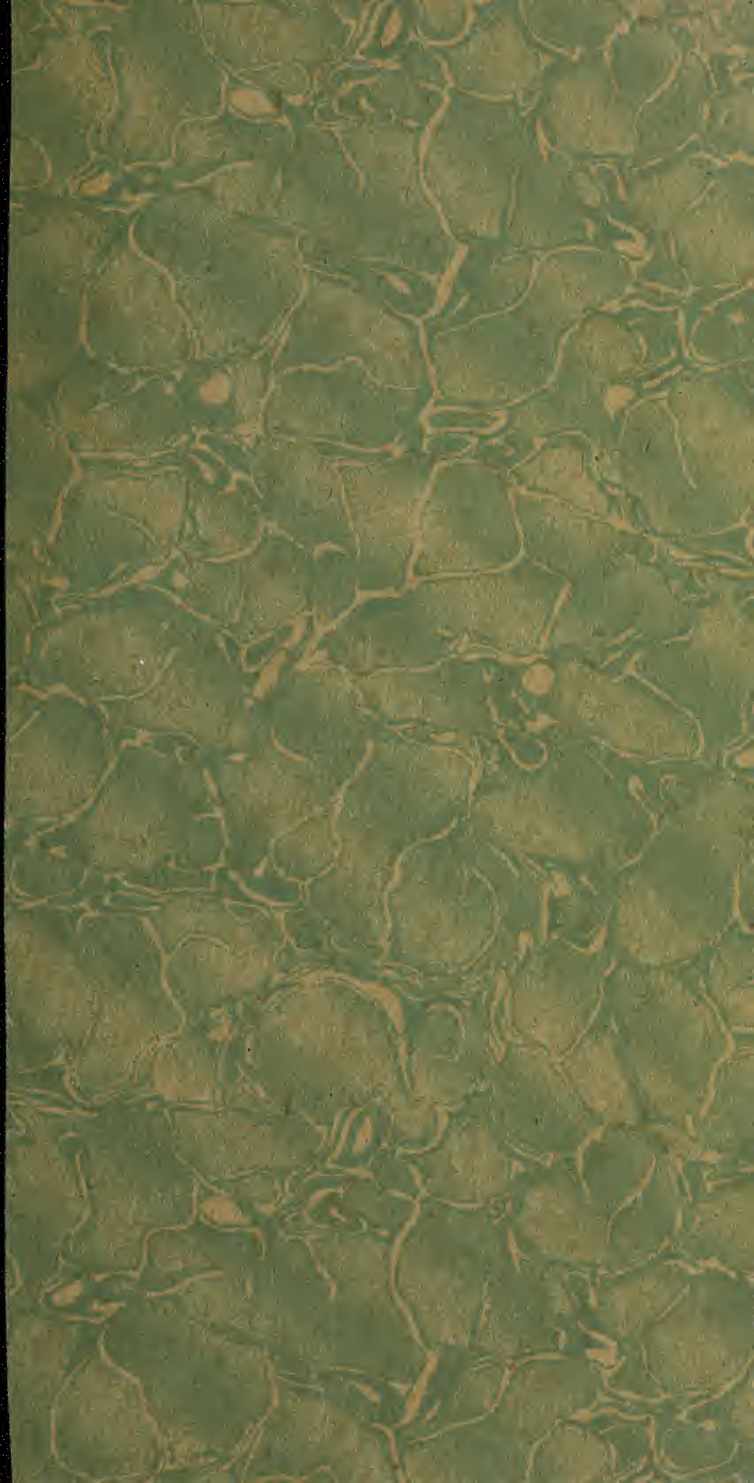
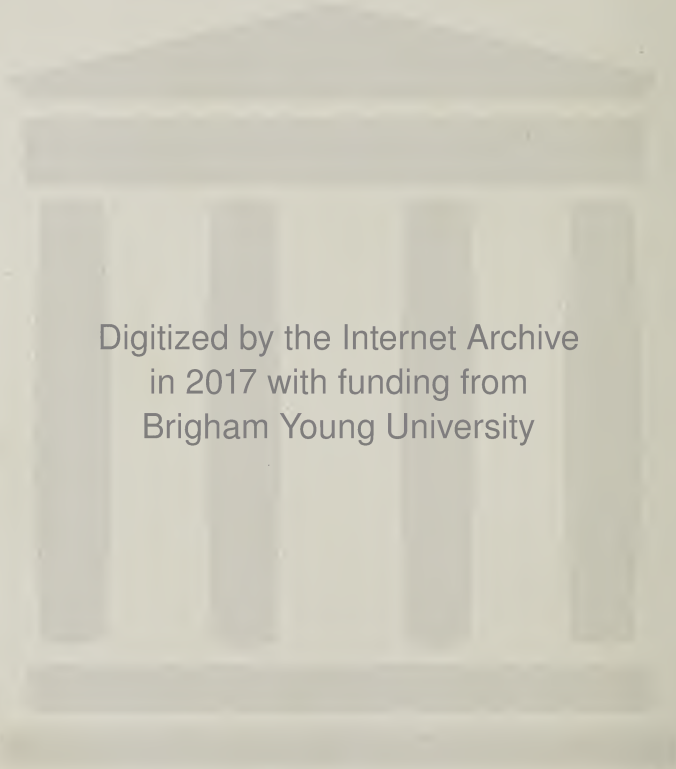


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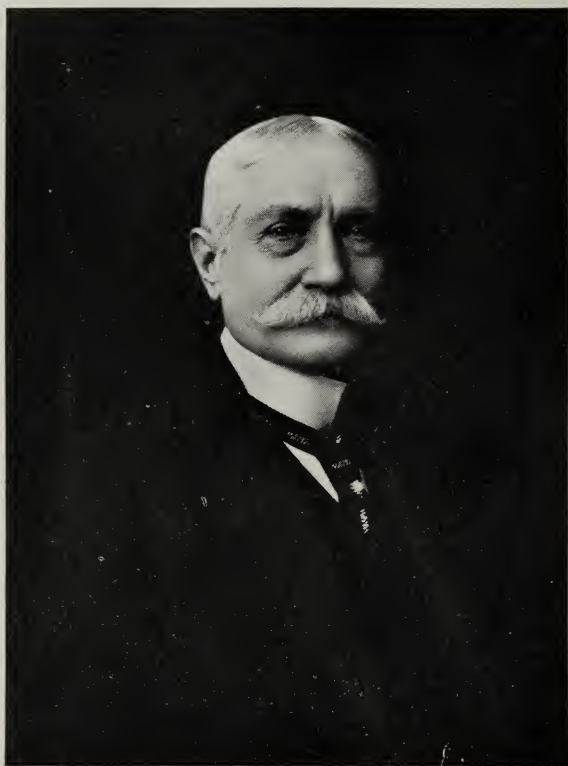
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Frank Cassell

Louisville. Ky

Dec. 28th 1915



FRANCIS J. REITZ

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A LITTLE JOURNEY TO
EVANSVILLE, WITH THE
City National Bank
ESPECIALLY, IN MIND

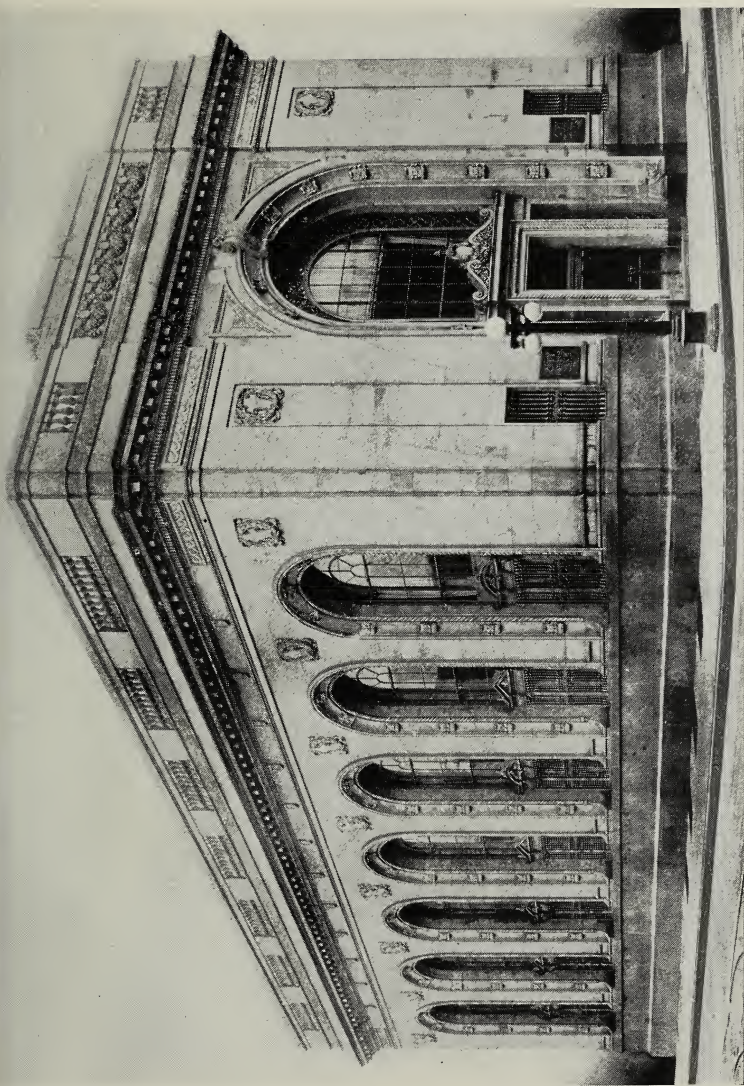
By
ELBERT HUBBARD



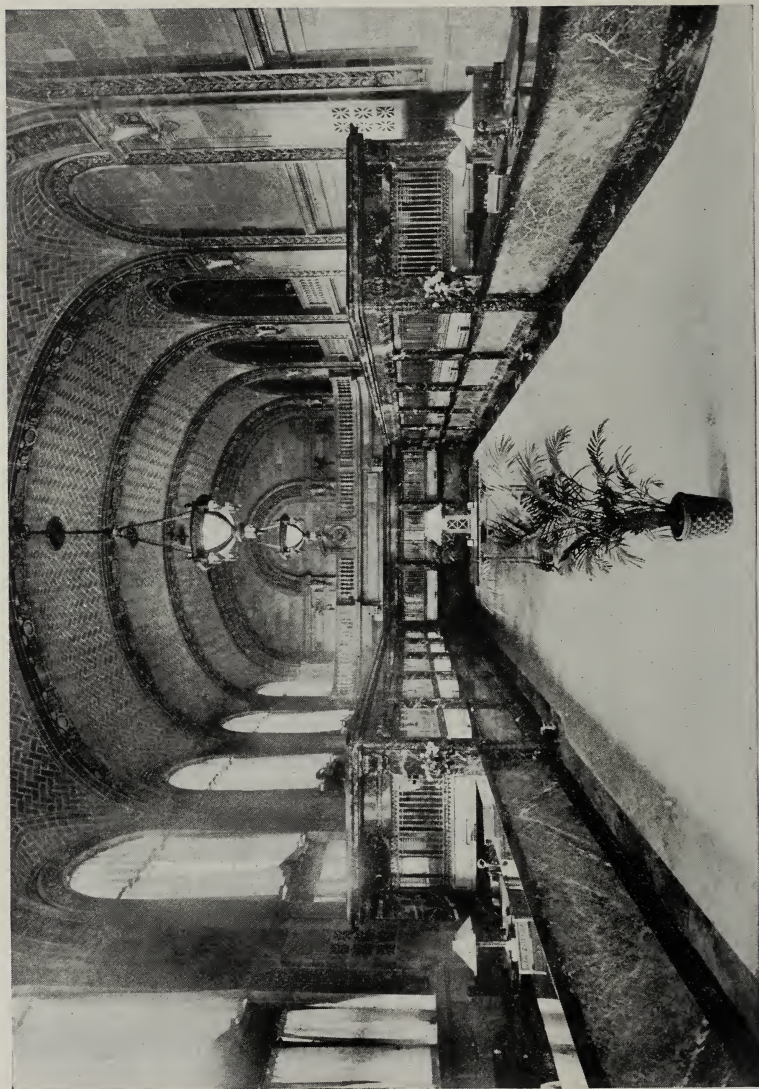
DONE INTO A PRINTED BOOK
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CITY NATIONAL BANK



VIEW OF MAIN LOBBY



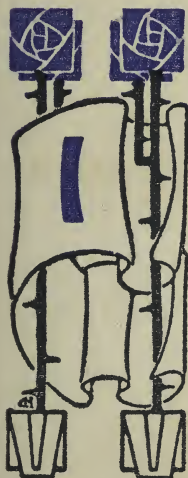
A Little Journey to Evansville

With the

CITY NATIONAL BANK

Especially in Mind

By Elbert Hubbard



IN Evansville there is neither poverty nor riches. In Evansville there is always work for everybody who wants work, and can work.

Cities that are supported by one or two or a few big industries have their ups and downs—especially downs ☙ ☙


But in Evansville there are an even thousand industrial institutions, each maintaining a goodly payroll. Hard times never yet hit these all at once, and never will.

Evansville is situated on high ground, where the floods of the Ohio can not reach it.

Most river towns began as a camp, and naturally the camp was built on low ground where there was feed for the horses, and easy access to water ☙

Then came the fort, next the trading-post, next

A LITTLE JOURNEY TO EVANSVILLE



the town and then the city; and this natural evolution accounts for the fact that many towns are built in a dangerous position where the floods occasionally work havoc.

Not so in Evansville. General Evans, who laid out the town in Eighteen Hundred Seventeen, knew what he was doing.

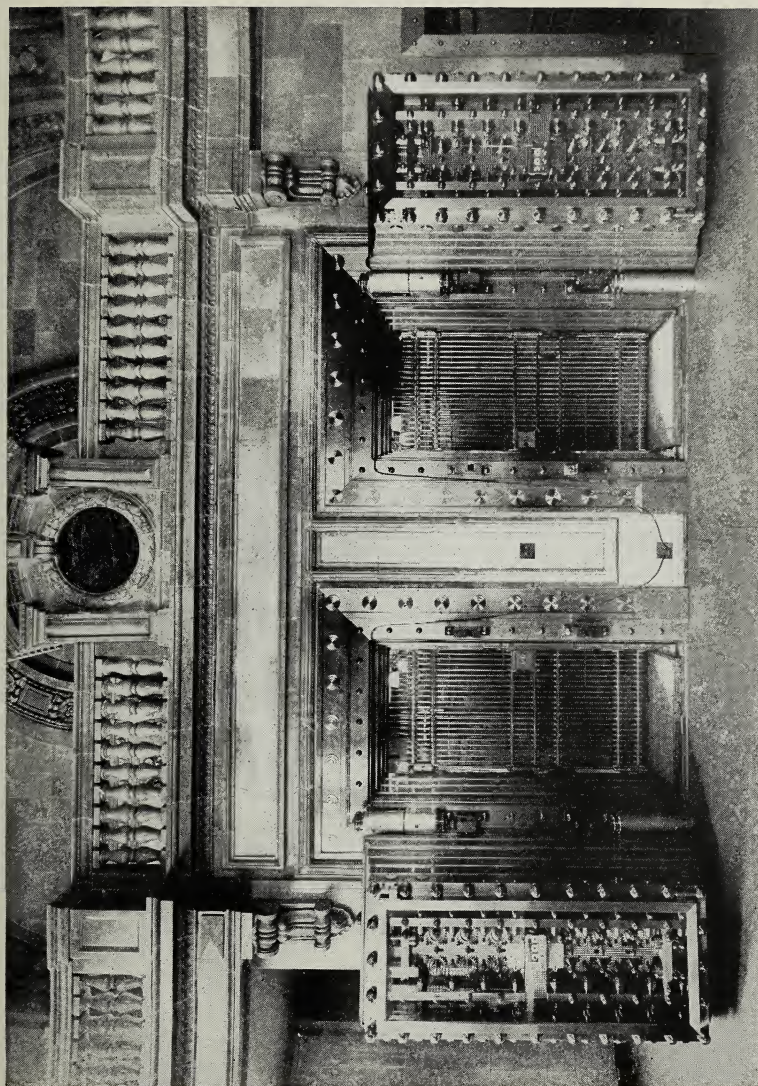
Evansville is eminently healthy, the death-rate being lower, I was told, than any other city within a radius of five hundred miles.

Pure air, pure water, good sanitation—reciprocity, courtesy—work, thrift and intelligence—these are the things that mark the City of Evansville

EVANSVILLE has a population of very nearly a hundred thousand people. It is the metropolis of Southern Indiana.

The nearest big cities are Saint Louis, Missouri, one hundred sixty miles; Indianapolis, one hundred eighty miles; and Chicago, two hundred eighty miles, distant.

Here is the center of a farming country rich beyond compare. The bottom lands of the Ohio and the Wabash produce corn at the rate of a hundred bushels to the acre; wheat often runs fifty bushels to the acre; oats sixty, and fruits and flowers galore.



CASH AND SECURITIES VAULTS—OPEN



VAULTS CLOSED
SHOWING CLOCK AND TERRA-COTTA DETAILS

A LITTLE JOURNEY TO EVANSVILLE

And three hundred years before Christ, Aristotle said, "The land that produces a bounteous yield of fruits, flowers and cereals will also produce great men."

The region around Evansville abounds in coal so. Nowhere in the United States are food and fuel so cheap and so plentiful. The high cost of living does not disturb Evansville—not exactly.

Evansville is not far enough South so that the hookworm gets you; neither are you on the Peary and Cook preserve. ¶ In Evansville people hustle to a purpose, but they do not merely hustle through habit. They may be in a hurry, but they do not do things in haste. Everybody in Evansville seems to have all the time there is.

It is a city of homes, schools, parks, good pavements. The streets are splendidly lighted with cluster lamps; and artistic electric signs are numerous so so.

Here are machine-shops, foundries, the finest cigar-factory in the world, superb hotels, metropolitan newspapers, famous breweries, flouring-mills, furniture factories, places where cotton and wool are woven into beautiful fabrics.

The hills are full of clay suitable for brick, tile, pottery, terra cotta.

A LITTLE JOURNEY TO EVANSVILLE

Evansville is a natural distributing center for coal, flour, corn, pork, wheat, oats, tobacco, saddlery, veneer, glass and timber.

Until recently Evansville was the most important hardwood market in the United States or in the world. Here were brought and marketed oak, ash, elm, gum, cut right in this vicinity.

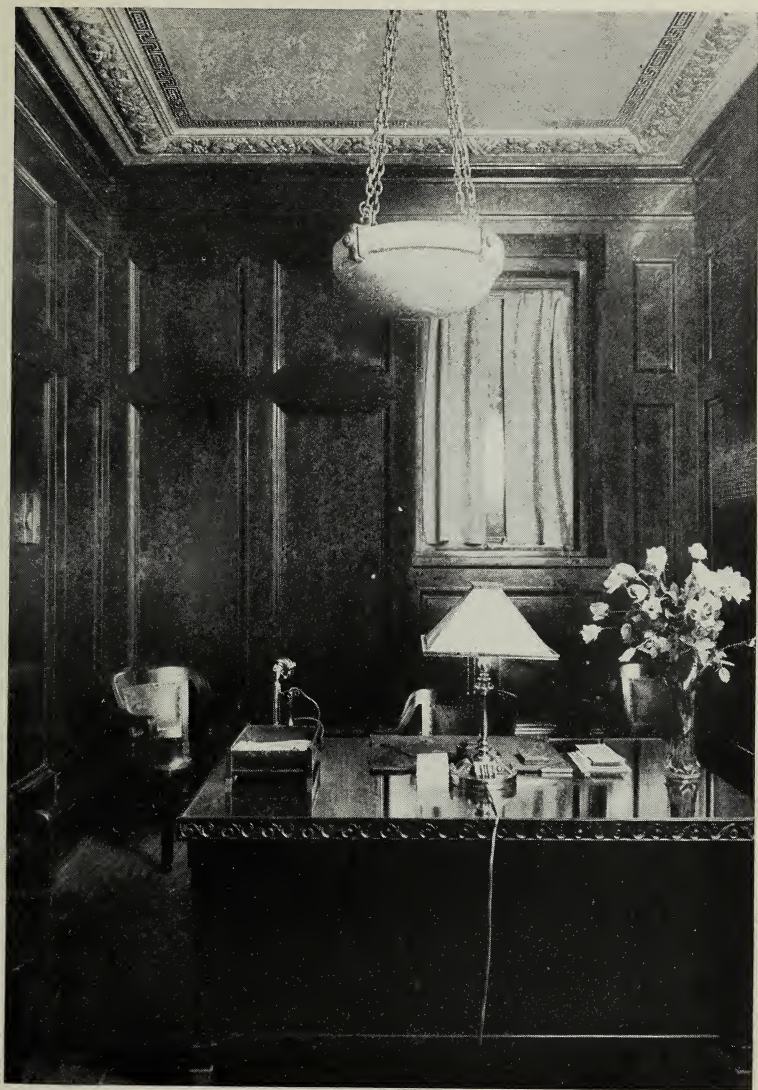
One of the big men in the hardwood lumber business is Francis Joseph Reitz.

Mr. Reitz has turned into the seventies, but although his hair is white, his heart is the heart of youth. He carries no excess baggage. He is as straight as a German soldier. He is interested in every good thing that pertains to the progress and prosperity of his city, and in fact of the whole country ☛ ☛

Joe Reitz was born in Evansville, was the oldest of ten children and has lived here all his life.

His father erected the first steam sawmill in this section in Eighteen Hundred Forty-five, and it has been in continuous operation since. It has manufactured more hardwood lumber than any other one sawmill in the United States.

Joe received a common-school education, and had a German tutor in mathematics and sciences. He began business on his own account at the age of



THE PRESIDENT'S ROOM



BOOKKEEPING DEPARTMENT

A LITTLE JOURNEY TO EVANSVILLE

fifteen, and has been at it ever since. Also, he has been going to school ever since, for he is learning lessons from every man he meets. He has the receptive mind, and the hospitable heart—these things keep him young.

Mr. Reitz has been a big factor in the evolution of Evansville. At present he is identified with banking, lumber, furniture, and real-estate interests.

¶ Mr. Reitz is a bachelor, worth in excess of, oh, say, five millions. He lives a strictly temperate life, is public-spirited, deeply religious, without being fanatical. His religion is of the common-sense kind, and is not kept in a safety-deposit vault. He is a liberal contributor to all churches and charities.

During his entire business career he has never been in debt, never signed a note on his own account, and never borrowed a dollar in his life. Books, music, good roads and travel are his hobbies.

One of the chief citizens of Evansville told me that Mr. Reitz takes a hearty and pleasurable interest even in the success of his competitors. Mr. Reitz speaks well of everybody if he mentions them at all. He is not jealous. He has sentiment as well as business genius. He sticks to his friends. He has

A LITTLE JOURNEY TO EVANSVILLE

sympathy, poise and power plus. Emerson says that every great institution is the lengthened shadow of one man. The City National Bank of Evansville is the lengthened shadow of Francis J. Reitz.

In Eighteen Hundred Seventy-six—Centennial Year—Mr. Reitz went into the banking business as a Director of the First National Bank.

Mr. Reitz is now President of the City National Bank of Evansville, its successor.

I AM quite familiar with banking institutions and bank buildings, but I want to say, right here, that in my mind the City National Bank of Evansville is the finest and best bank of its size on the North American Continent.

The building is as complete and beautiful, efficient and effective, as scientific architecture and ample funds can produce.


Here business and beauty blend.

This bank has certain qualities manifest in its management that are tokened in its building.

In looking over the list of Directors I smiled to see how the Teutonic tribes abound, and make their impress on every great and beautiful thing.

☞ America owes a great debt to the Germans.

A LITTLE JOURNEY TO EVANSVILLE



They stand for the simple virtues, for which civilization has never found a substitute.

These virtues are industry, economy, truthfulness and reciprocity. This reciprocity and mutuality even manifests itself in their domestic affairs. In that list of Directors and Officers of the City National Bank I noticed these names: Hartmetz, Fendrich, Bosse, Jacobi, Karges, Mesker, Strouse, Reitz, Enlow, Dippel, Kuhn.

It would certainly be easy to start a game of pinochle here. And what chance in the game would such Yankees as Bray, Cook and Cunningham have—products of the home of the sacred codfish! Transplanted Germans give ballast to the United States. In fact, transplanted anybody and everybody are the people who accomplish big results in life.

MEN grow by throes and throbs. We move along monotonously and then there comes a pivotal point, when we are "born again."

It is the same with institutions. When C. B. Enlow, the cashier of the City National Bank, came to Evansville four years ago, the concern received an infusion of new blood.

Charlie was born at Bridgeport, Ohio, on a farm.

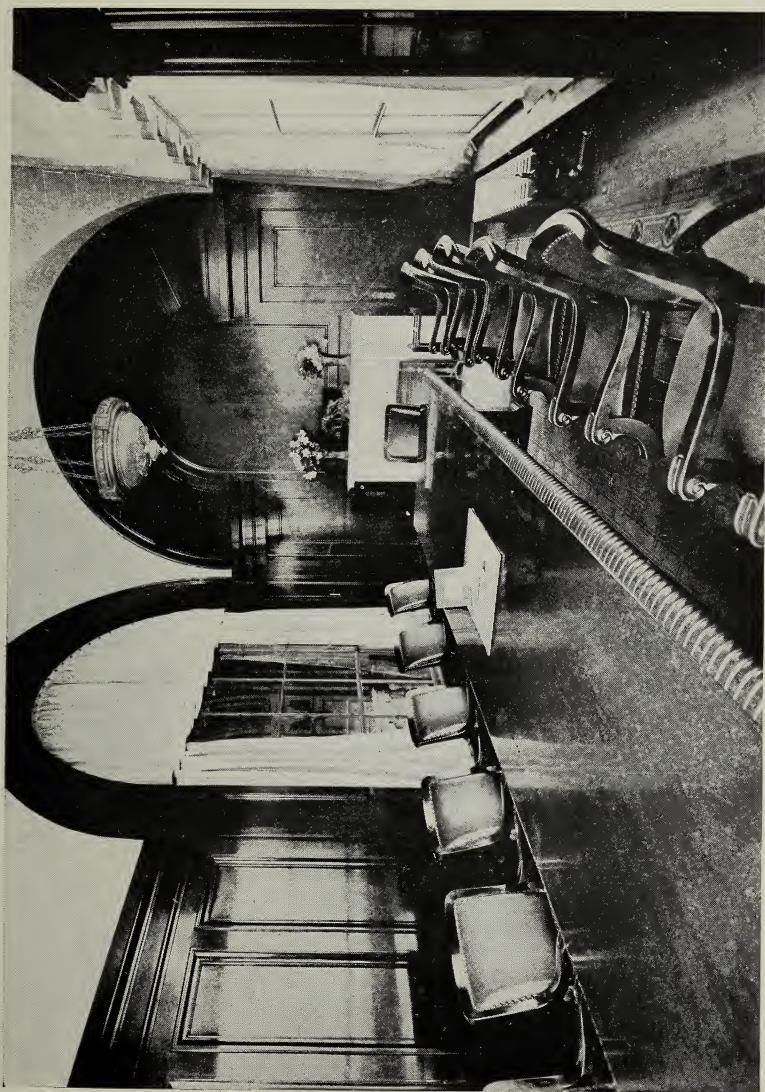
A LITTLE JOURNEY TO EVANSVILLE

He was brought up to keep the wood-box full ; to shovel snow in Winter ; make garden in Summer ; take care of the chickens, and follow the plow so. Early in life his parents passed away, and the boy fought the battle of life alone. He worked his way through the Ohio State University.

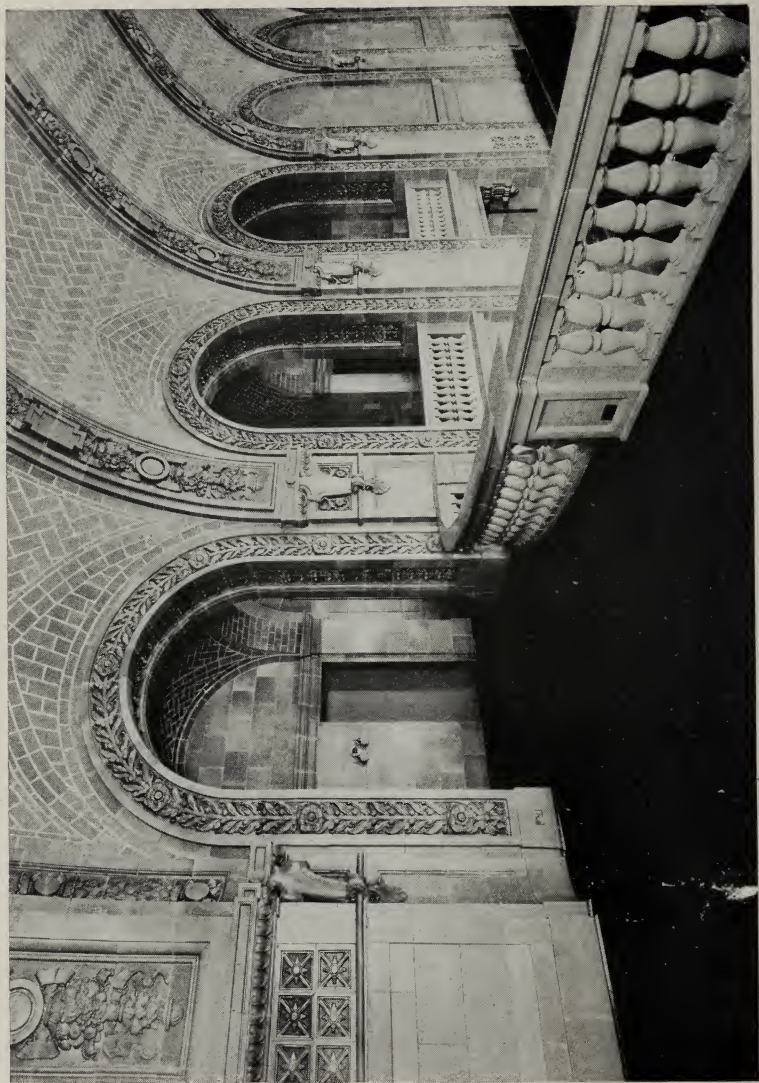
These early days of work and usefulness, of economy and study, make for manhood. Young Enlow was educated for a job in the steel business, but time and chance made him a banker. ¶ Mr. Enlow is in his thirties, with a little becoming silver in his hair, and a few lines of experience in his face.

Enlow is an outdoor man, on good terms with the sunshine, fresh air and fresh water. He knows humanity ; he is a mixer. He is cautious when he should be, and courageous always. Certainly he has faith in his Chief. He has faith in his Directors. He has faith in Evansville. And he has faith in America. Always and forever the Stars and Stripes fly from the roof of the City National Bank of Evansville. When one flag is worn out, it is replaced by a new one.

There is nothing hidden about this institution. When you enter the bank you see at the left the desk of the cashier, right out in the open. The man is get-at-able. If you have anything to say you



DIRECTORS ROOM



MEZZANINE FLOOR, SHOWING GUASTAVINO CEILING AND TERRA-COTTA ARCHES

A LITTLE JOURNEY TO EVANSVILLE

say it to him, and he gives everybody a respectful, courteous, kindly hearing.

Here there is no congestion of business. An intelligent colored man, in artistic uniform, directs customers where to go so as to receive quick attention. No long lines of people wait for attention. If one window is busy, there are others in reserve and men to man them.

Bankers in the olden time used to be jealous of their own time, but had no thought of yours ☛

At the City National Bank "the customer is always right," according to the maxim of Marshall Field ☛ ☛


The men in the City National Bank are servants of the people. Their highest ambition is to further the interests of their clients.

A bank is a semi-public institution. Three parties are concerned.

These are the owners of the bank, the employees of the bank, and the public—and their interests are mutual.

The City National Bank has a highly trained and intelligent crew of men and women. These people are intent on doing their work in the best possible and most efficient way, imbued thoroughly, every one of them, with the spirit of the Chief, who has

A LITTLE JOURNEY TO EVANSVILLE



grown up in the business and who has achieved success only as Evansville has succeeded.

The City National Bank of Evansville mirrors the solidity and the success of the merchants, the manufacturers and the farmers in this vicinity.

THE City National Bank is the last word in banking architecture.

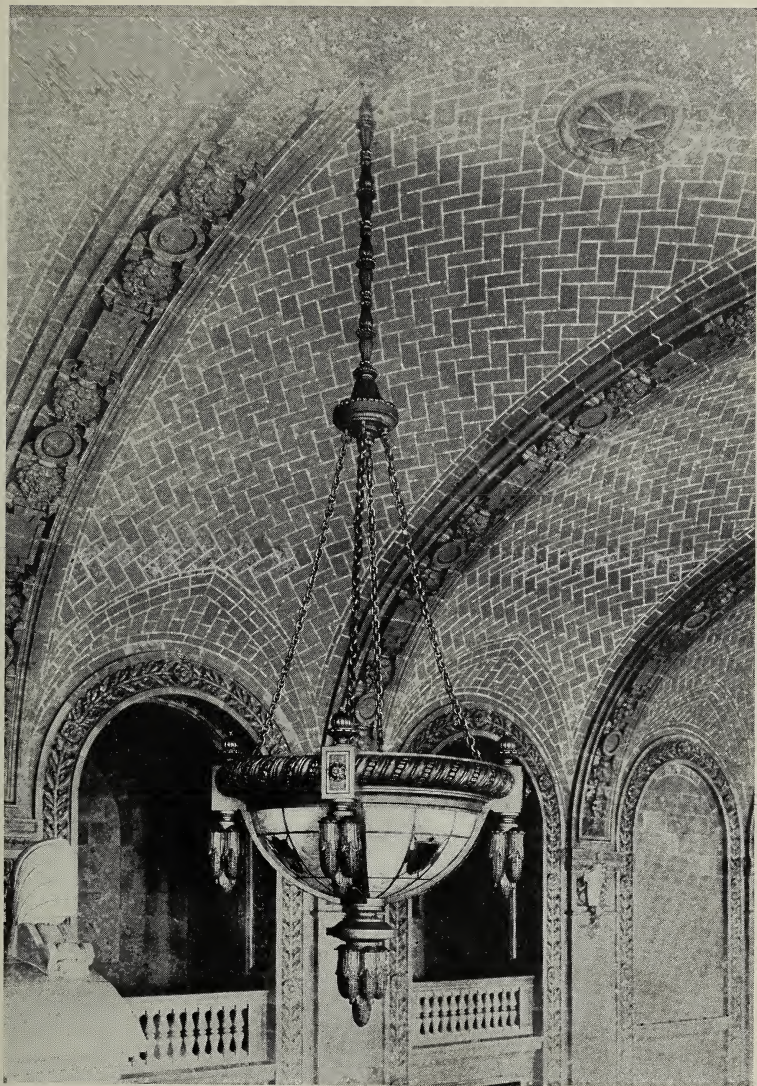
The plans for this building were made by Mundie and Jensen of Chicago, and Elmer C. Jensen gave the whole construction his own personal attention.

¶ The result is a building that is rarely harmonious—an object-lesson in art to the whole city and to everybody in this vicinity.

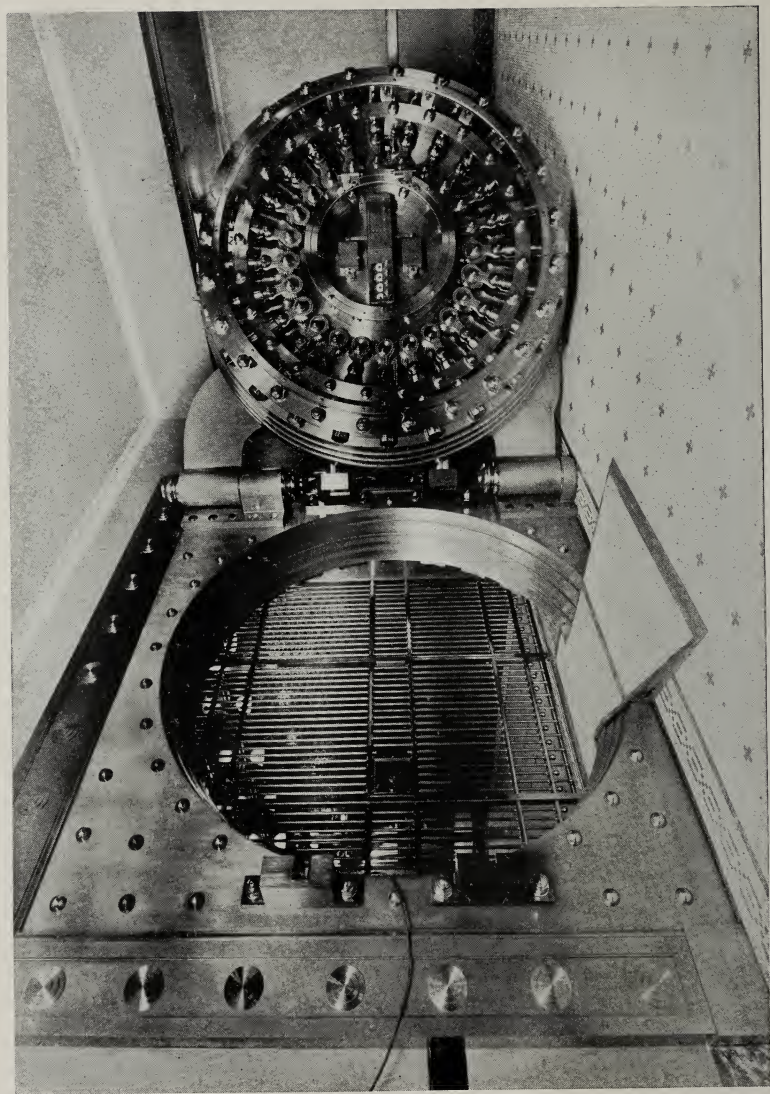
As you enter the building through a wide and spacious doorway, instinctively you remove your hat, and you lower your voice.

The building seems to impress every person who enters it with its dignity, beauty and worth. It is beautifully lighted in the daytime by the great north windows, high and ample. In cloudy weather, or at night, there are concealed lights that flood the whole space with a soft mellow illumination without glare or shadows.

Nine kinds of marble are represented. Terra cotta, bronze, marble, granite, steel, concrete, seem



DETAIL OF CEILING
ORNAMENTAL CHANDELIER IN FOREGROUND



SAFE-DEPOSIT VAULT AND DOOR

A LITTLE JOURNEY TO EVANSVILLE

to be the materials most used, all representing strength, solidity, permanency.

The building is fireproof. In fact, there seems to be nothing about it to burn.

I was especially interested in the vaults of the City National Bank. These vaults are fireproof, burglar-proof, damp-proof, flood-proof and fool-proof ☛ ☛

As an artistic specimen of steel-work, I know of nothing to quite equal them in all America.

The door of the Safe Deposit Vault of the City National Bank weighs thirty-seven tons, and yet I could move it with one finger, so exquisitely is it balanced on ball bearings.

These vaults are the very last word in vault construction. Steel, concrete, bronze, have been combined by human ingenuity and engineering skill so that safety is made doubly safe.

I also noticed that the vaults are ventilated. This applies to every room in this wonderful structure. The air is changed completely every eight minutes throughout the entire building, even in the cupboards, the vaults, the lavatories, and the writing and consultation rooms.

Cleanliness, light, ventilation abound. Pure air and pure water symbol for us the smile of the

A LITTLE JOURNEY TO EVANSVILLE

goddess Hygeia, and the services of Mercury the Light-Bearer.

THIS bank was opened for business on July Fourth, Eighteen Hundred Fifty-three. It was then known as the Canal Bank. The canal then was the fast method of transportation, and brought the products of the North to the Ohio River.

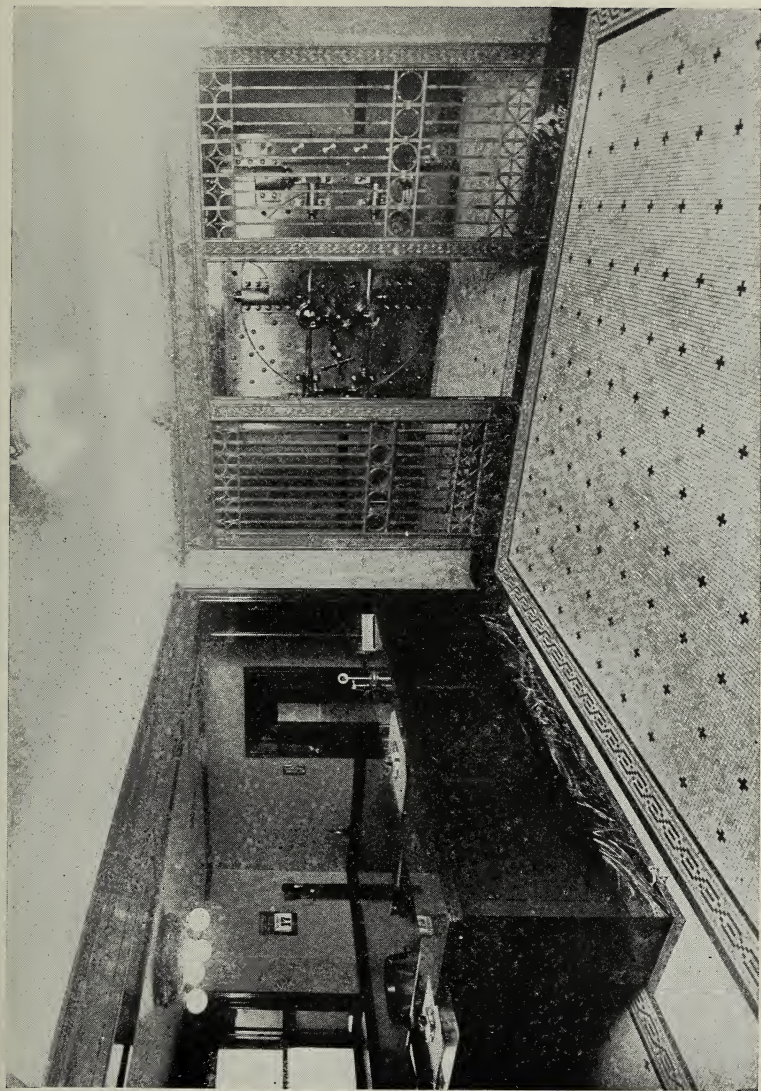
The Canal Bank became the First National Bank of Evansville in Eighteen Hundred Sixty-three. It was the twenty-eighth bank in the United States to enter the National Bank system.

It is the oldest National Bank in Southern Indiana.

¶ It was reorganized in Nineteen Hundred Two and got a rebirth of prosperity, also a new name—the City National Bank of Evansville. And the City National Bank it is today and will undoubtedly so remain for many a long year to come.

In meeting a good many businessmen and farmers in Evansville and vicinity, I discovered that the City National Bank is a matter of pride to the people. They all seem to take a personal interest in the evolution and prosperity of this institution. All Evansville, I found, was proud of this wonderful and beautiful banking building.

Visitors numbering many thousands come here.



SAFE-DEPOSIT MANAGER'S OFFICE



VIEW OF BANKING-ROOM. LOOKING TOWARD FRONT ENTRANCE

A LITTLE JOURNEY TO EVANSVILLE

¶ The building grows upon you, just as you are impressed when you enter Saint Mark's in Venice. In fact, there is a good deal of similarity between this bank building and storied Saint Mark's. Saint Mark's is one of the oldest churches in Europe, dating back to the Sixth Century. And when you look upon this beautiful bank-building in Evansville you are impressed by the fact that here, too, is a building that is dedicated to time.

¶ It is for the benefit of generations yet unborn. It will be here in all of its solidity, dignity and beauty long after every person now living has turned to dust.

It symbolizes perpetuity, and this is exactly what it should symbol, for its management represents certain qualities—the qualities that endure.

The City National Bank has prospered as Evansville has prospered. Evansville has known no boom—no inflation. The growth of the place has been healthy, steady, sure.

The resources of the City National Bank approximate five million dollars. This is not a vast sum as people count money in Chicago and New York, but the solidity of the City National Bank of Evansville is further mirrored in the fact that it has more depositors according to the amount of

A LITTLE JOURNEY TO EVANSVILLE

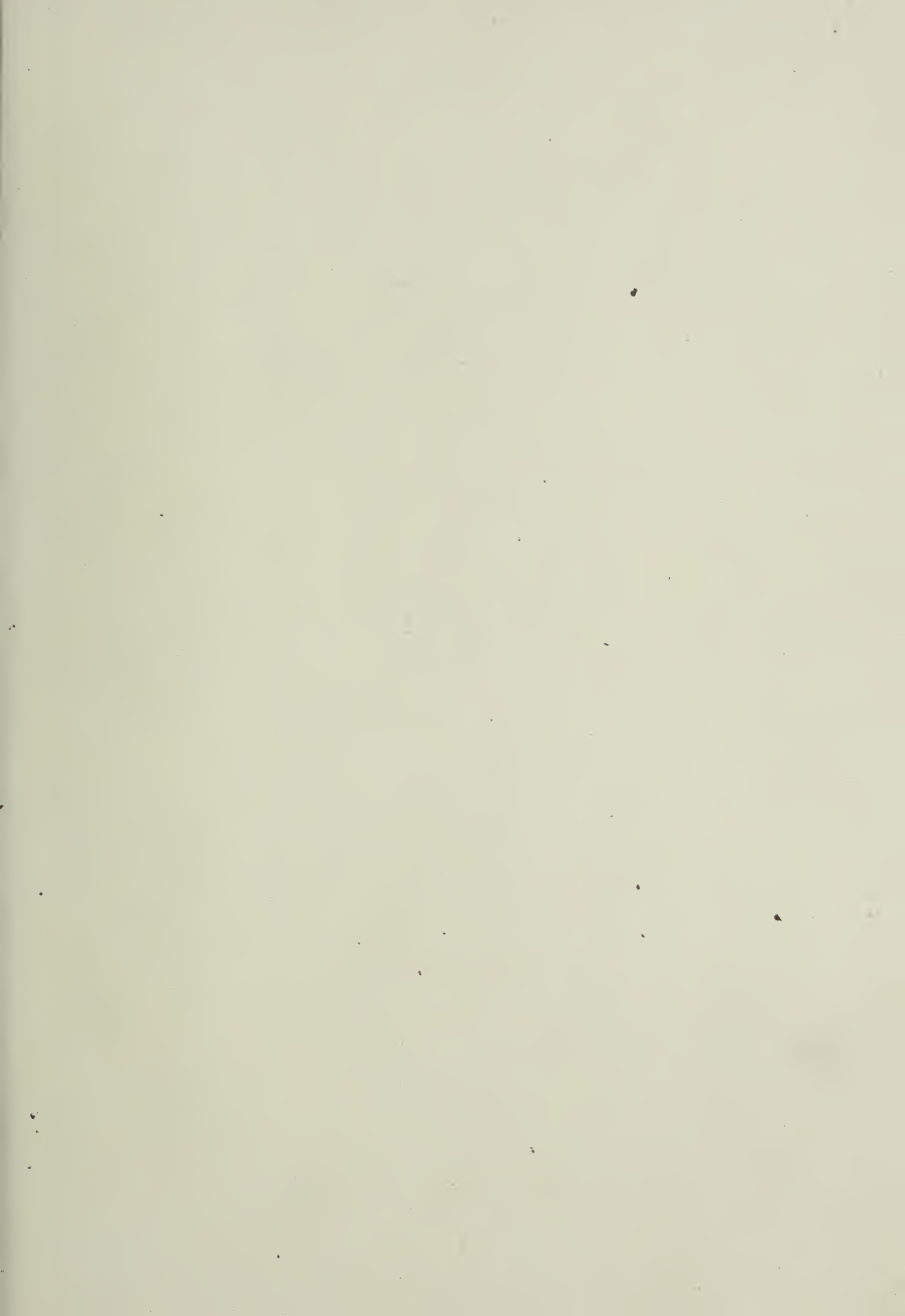
deposits, twice over, than its namesake, the City Bank of New York.

There is no reflection on the City Bank of New York City, which is considered the strongest bank in America, but other things being equal the larger the number of depositors you have the safer is your institution. A bank is founded on mutuality, and in fact is a community of interests. As the district thrives in which the City National Bank is situated, so thrives the City National Bank s s

“Safety First” and Service is the keynote of the success of this bank. Modern business is human service. And after all, is not the test of the worth of any corporation the service it gives to the people?



THE OPEN-DOOR POLICY IS ALWAYS IN FORCE AT THE
CITY BANK



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